

Workshop on Flood Insurance for Schultz Fire/Flood Area Residents

Sinagua Middle School

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Presenter Information

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NFIP



National Flood Insurance Program

Administered by FEMA

NFIP IS A QUID PRO QUO PROGRAM

FEMA agrees to make flood insurance available within a community and the community agrees to adopt and enforce floodplain management regulations.

The National Flood Insurance Program...

- The National Flood Insurance Program was established by Congress in 1968.
- The NFIP is administered by the Federal Emergency Management Agency.



...The National Flood Insurance Program

- Over 21,000 communities in the U.S. participate in the NFIP.
- All of Arizona's incorporated and unincorporated areas except two participate in the NFIP.
- Coconino County joined on 11/16/1983.
- City of Flagstaff joined on 1/19/1983.



The NFIP and Flood Insurance

- By law, structures that are located in a Special Flood Hazard Area (A Zones on a Flood Insurance Rate Map) and are financed by a federally regulated lender must have flood insurance coverage.
- There is no federal flood insurance purchase requirement for structures that are located outside of the Special Flood Hazard Area (Zone X) .

Flood Insurance Rate Maps

- The official maps of a community on which FEMA, and often the community, have delineated the Special Flood Hazard Areas.
- Coconino County Digital Flood Insurance Rate Maps became effective on 9/3/2010.

Flood Insurance Policies

as of

3/31/2011

- 86004 Zip Code – 765 Policies in Force (PIF)
- Coconino County – 931 PIF
- Arizona – 34,368 PIF

Flood Insurance and Coverage

- Standard homeowners insurance does not cover damages caused by flooding.
- Physical damage to your building or personal property “directly” caused by a flood is covered by your flood insurance policy.
- Residential Building Coverage, up to \$250,000.
- Residential Contents Coverage, up to \$100,000.
- Nonresidential Building/Contents, up to \$500,000 each.

Flood Insurance and Coverage, continued

- 30-day waiting period for flood insurance to become effective.
- It is necessary to renew your flood insurance policy annually.
- NFIP Summary of Coverage pamphlet includes detailed information.
- Go to www.floodsmart.gov to find an agent and to learn more about flood insurance.

Flood Insurance Claims Information

- Step 1: After experiencing a flood, contact your agent or insurance company to file a claim.
- Step 2: Separate damaged property from undamaged property.
 - Document by taking photos.
- Your adjuster will provide a Proof of Claim loss form which must be filed within 60 days of the flood.

Flood Insurance

Claims Information, continued

- For more detailed information, obtain a copy of the Flood Insurance Claims Handbook, dated February 2009.
- Contact the NFIP at (800) 638-6620.

Questions?

